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Chapter you are filing under:	
☐ Chapter 7	
☐ Chapter 11	
☐ Chapter 12	
■ Chapter 13	☐ Check if this an amended filing
	☐ Chapter 7 ☐ Chapter 11 ☐ Chapter 12

### Official Form 101

## Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Par	t 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on your government-issued picture identification (for example, your driver's license or passport).  Bring your picture identification to your meeting with the trustee.	Dorothy First name  Ann Middle name  Michael Last name and Suffix (Sr., Jr., II, III)	First name  Middle name  Last name and Suffix (Sr., Jr., II, III)
2.	All other names you have used in the last 8 years Include your married or maiden names.	Dorothy Caldwell Dorothy Ann Caldwell	
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-9385	

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Debtor 1 Dorothy Ann Michael

Case number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	I have not used any business name or EINs.  Business name(s)  EINs	☐ I have not used any business name or EINs.  Business name(s)  EINs
5.	Where you live	107 FatBack Rd	If Debtor 2 lives at a different address:
		Dalzell, SC 29040  Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code
		Lee County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code
6.	Why you are choosing this district to file for bankruptcy	Check one:  Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Check one:  Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)

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Del	otor 1 Dorothy Ann Mich	ael	Do	cument Pa	ge 3 of 55	Case number (if known)
Par	t 2: Tell the Court About	Your Bankru	ptcy Case			
7.	The chapter of the Bankruptcy Code you are			tion of each, see <i>Not</i> op of page 1 and chec		y 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy ate box.
	choosing to file under	☐ Chapter	7			
		☐ Chapter	11			
		☐ Chapter	12			
		■ Chapter	13			
8.	How you will pay the fee	abou order	t how you may pay.	Typically, if you are p	paying the fee y	eck with the clerk's office in your local court for more details yourself, you may pay with cash, cashier's check, or money half, your attorney may pay with a credit card or check with
				installments. If you nents (Official Form 1		tion, sign and attach the Application for Individuals to Pay
		but is	not required to, wa es to your family siz	ive your fee, and may e and you are unable	do so only if y to pay the fee	on only if you are filing for Chapter 7. By law, a judge may, your income is less than 150% of the official poverty line that in installments). If you choose this option, you must fill out ficial Form 103B) and file it with your petition.
9.	Have you filed for	■ No.				
	bankruptcy within the last 8 years?	☐ Yes.				
	•		District	v	Vhen	Case number
			District		Vhen	Case number
			District	V	Vhen	Case number
10.	Are any bankruptcy cases pending or being	■ No				
	filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	☐ Yes.				
			Debtor			Relationship to you
			District	V	Vhen	Case number, if known
			Debtor			Relationship to you
			District	V	Vhen	Case number, if known
11.	Do you rent your	■ No.	Go to line 12.			

Has your landlord obtained an eviction judgment against you and do you want to stay in your residence?

Yes. Fill out Initial Statement About an Eviction Judgment Against You (Form 101A) and file it with this

residence?

☐ Yes.

No. Go to line 12.

bankruptcy petition.

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Der	Dorotny Ann Micr	ıaeı			Case number (if known)	
Par	Report About Any Bu	ısinesses	You Own as	a Sole Proprieto	or	
12.	Are you a sole proprietor of any full- or part-time business?	■ No.	Go to Par	t 4.		
		☐ Yes.	Name and	d location of busi	iness	
	A sole proprietorship is a					
	business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.			ousiness, if any		
	If you have more than one sole proprietorship, use a separate sheet and attach		Number, \$	Street, City, State	e & ZIP Code	
	it to this petition.		Check the	e appropriate box	x to describe your business:	
			□ Не	ealth Care Busin	ess (as defined in 11 U.S.C. § 101(27A))	
			☐ Si	ngle Asset Real	Estate (as defined in 11 U.S.C. § 101(51B))	
			☐ St	ockbroker (as de	efined in 11 U.S.C. § 101(53A))	
			□ Co	ommodity Broker	r (as defined in 11 U.S.C. § 101(6))	
			□ No	one of the above		
13.	Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?	deadline operation	s. If you indica	ate that you are a statement, and fe	court must know whether you are a small business debtor so that it can set appropria small business debtor, you must attach your most recent balance sheet, statement ederal income tax return or if any of these documents do not exist, follow the proce	nt of
	For a definition of small	■ No.	I am not fi	ling under Chapt	ter 11.	
	business debtor, see 11 U.S.C. § 101(51D).	□ No.	I am filing Code.	under Chapter 1	11, but I am NOT a small business debtor according to the definition in the Bankrup	otcy
		☐ Yes.	I am filing	under Chapter 1	11 and I am a small business debtor according to the definition in the Bankruptcy C	ode.
Par	t 4: Report if You Own or	Have Any	/ Hazardous	Property or Any	Property That Needs Immediate Attention	
14.	Do you own or have any	■ No.				
	property that poses or is alleged to pose a threat	☐ Yes.				
	of imminent and identifiable hazard to		What is the I	nazard?		
	public health or safety? Or do you own any property that needs immediate attention?		If immediate needed, why	attention is vis it needed?		
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		Where is the			
					Number, Street, City, State & Zip Code	

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Debtor 1 Dorothy Ann Michael

Case number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

 Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

#### **About Debtor 1:**

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

□ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

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Deb	otor 1 Dorothy Ann Mich	nael		Case num	nber (if known)
Par	t 6: Answer These Quest	ions for R	eporting Purposes		
16.	What kind of debts do you have?	16a.		consumer debts? Consumer debts are drsonal, family, or household purpose."	lefined in 11 U.S.C. § 101(8) as "incurred by an
			☐ No. Go to line 16b.		
			Yes. Go to line 17.		
		16b.		ousiness debts? Business debts are debyestment or through the operation of the b	
			☐ No. Go to line 16c.		
			☐ Yes. Go to line 17.		
		16c.	State the type of debts you	owe that are not consumer debts or busin	ness debts
17.	Are you filing under Chapter 7?	■ No.	I am not filing under Chapte	er 7. Go to line 18.	
	Do you estimate that after any exempt property is excluded and	☐ Yes.		Do you estimate that after any exempt privailable to distribute to unsecured creditor	roperty is excluded and administrative expenses rs?
	administrative expenses		□ No		
	are paid that funds will be available for distribution to unsecured creditors?		☐ Yes		
18.	How many Creditors do you estimate that you	<b>1</b> -49		<u> </u>	<u></u> 25,001-50,000
	owe?	☐ 50-99		☐ 5001-10,000 ☐ 10,001-25,000	☐ 50,001-100,000 ☐ More than100,000
		☐ 100-1 ☐ 200-9		10,001 20,000	in word married,000
19.	How much do you estimate your assets to	<b>□</b> \$0 - \$	,	□ \$1,000,001 - \$10 million	□ \$500,000,001 - \$1 billion
	be worth?		01 - \$100,000 001 - \$500,000	□ \$10,000,001 - \$50 million □ \$50,000,001 - \$100 million	☐ \$1,000,000,001 - \$10 billion ☐ \$10,000,000,001 - \$50 billion
			001 - \$300,000 001 - \$1 million	□ \$100,000,001 - \$500 million	☐ More than \$50 billion
20.	How much do you estimate your liabilities	\$0 - \$	·	□ \$1,000,001 - \$10 million □ \$10,000,001 - \$50 million	\$500,000,001 - \$1 billion
	to be?		001 - \$100,000 001 - \$500,000	□ \$10,000,001 - \$50 million □ \$50,000,001 - \$100 million	□ \$1,000,000,001 - \$10 billion □ \$10,000,000,001 - \$50 billion
			001 - \$1 million	□ \$100,000,001 - \$500 million	☐ More than \$50 billion
Par	t 7: Sign Below				
For	you	I have ex	camined this petition, and I de	eclare under penalty of perjury that the inf	ormation provided is true and correct.
				7, I am aware that I may proceed, if eligik relief available under each chapter, and I	ole, under Chapter 7, 11,12, or 13 of title 11, choose to proceed under Chapter 7.
				not pay or agree to pay someone who is he notice required by 11 U.S.C. § 342(b).	
		I request	relief in accordance with the	chapter of title 11, United States Code, s	pecified in this petition.
			cy case can result in fines up		y or property by fraud in connection with a 0 years, or both. 18 U.S.C. §§ 152, 1341, 1519,
			othy Ann Michael y Ann Michael	Signature of Del	ntor 2
			e of Debtor 1	Signature of Del	5001 &
		Executed		Executed on	MA / DD / 2000/
			MM / DD / YYYY	N	MM / DD / YYYY

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Debtor 1 Dorothy Ann Michael Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ A Paul	Weissenstein Jr	Date	July 26, 2017	
Signature of	f Attorney for Debtor		MM / DD / YYYY	
A Paul We	eissenstein Jr			
Printed name				
Weissenst	tein Law Firm, LLC			
Firm name	,			
106 Broad	l St.			
PO Box 24	<b>146</b>			
Sumter, S	C 29151			
	City, State & ZIP Code			
Contact phone	803.418.5700	Email address	pwlaw@ftc-i.net	
Bar number & S	itate			

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Fill in this infor	rmation to identify your	case:		
Debtor 1	Dorothy Ann Mic	hael		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	DISTRICT OF SOUTH (	CAROLINA	
Case number				
(if known)				

### Official Form 106Sum

### Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

		Your a	ssets of what you own
1.	Schedule A/B: Property (Official Form 106A/B)  1a. Copy line 55, Total real estate, from Schedule A/B	\$	40,880.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	9,578.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	50,458.00
Pa	rt 2: Summarize Your Liabilities		
			<b>abilities</b> t you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	54,054.83
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	11,360.64
	Your total liabilities	\$	65,415.47
Pa	rt 3: Summarize Your Income and Expenses	<u> </u>	
1.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	2,214.98
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	1,822.58
<sup>o</sup> a	Answer These Questions for Administrative and Statistical Records		
i.	Are you filing for bankruptcy under Chapters 7, 11, or 13?  No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ur other sch	nedules.

- Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
- Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

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Debtor 1 **Dorothy Ann Michael** Case number (if known)

8. **From the** *Statement of Your Current Monthly Income*: Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

\$\_\_\_\_\_3,004.68

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Total clair	n
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. <b>Total.</b> Add lines 9a through 9f.	\$	0.00

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Fill in this information		our case and th	nis filing:				
Debtor 1	Danatha Ann						
	Dorothy Ann	Michael					
	First Name		Name	Last Name			
Debtor 2 (Spouse, if filing)	First Name	Middle	Name	Last Name			
United States Ban	kruptcy Court for t	he: DISTRICT	OF SOUTE	CAROLINA			
Case number							☐ Check if this is an
							amended filing
Official For	m 106A/B						
Schedule	• A/B: Pr	operty					12/15
				once. If an asset fits in more than or			
				ied people are filing together, both ar rm. On the top of any additional page			
Answer every questi				, , , , , , , , , , , , , , , , , , , ,	,		,
Part 1: Describe E	ach Residence, Bui	lding, Land, or Ot	her Real Est	te You Own or Have an Interest In			
. Do you own or na	ive any legal or equ	itable interest in a	iny residenc	, building, land, or similar property?			
☐ No. Go to Part 2	2.						
Yes. Where is	the property?						
1.1			What is t	e property? Check all that apply			
107 Fat Bac			Si	gle-family home			ims or exemptions. Put
Street address, if	available, or other descr	ription	ш	olex or multi-unit building			d claims on Schedule D: ns Secured by Property.
				ndominium or cooperative			
			□ ма	nufactured or mobile home			
Dalzell	sc	29040-0000	_ La	d	Current value entire proper		Current value of the portion you own?
City	State	ZIP Code	☐ In	estment property		,880.00	\$40,880.00
				eshare	Describe the	nature of v	our ownership interest
			☐ Ot	·	(such as fee	simple, ten	ancy by the entireties, or
				an interest in the property? Check one	a life estate),	, if known.	
Lee			_	otor 1 only otor 2 only			
County				otor 2 only otor 1 and Debtor 2 only			
,			_	east one of the debtors and another	Check if		munity property
				rmation you wish to add about this ite	(		
				dentification number:	,		
				entries from Part 1, including an			\$40,880.00

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.

Official Form 106A/B Schedule A/B: Property page 1

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8. Collectibles of value

Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

□ No

■ Yes. Describe.....

pictures and books

\$100.00

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17.1. Savings

Safe Federal Credit Union

\$8.00

Yes.....

Case 17-03668-jw Doc 1 Filed 07/26/17 Entered 07/26/17 11:41:35 Page 13 of 55 Document Debtor 1 Case number (if known) **Dorothy Ann Michael** Wells Fargo Closed a month ago \$0.00 17.2. Checking **Checking account** 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts ■ No Institution or issuer name: ☐ Yes..... 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture ■ No ☐ Yes. Give specific information about them..... Name of entity: % of ownership: 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. ■ No ☐ Yes. Give specific information about them Issuer name: 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans No ☐ Yes. List each account separately. Type of account: Institution name: 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others ■ No Institution name or individual: ☐ Yes. ..... 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) No Issuer name and description. ☐ Yes..... 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). ■ No Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): ☐ Yes..... 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit ■ No ☐ Yes. Give specific information about them... 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements No ☐ Yes. Give specific information about them...

#### 27. Licenses, franchises, and other general intangibles

Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

■ No

☐ Yes. Give specific information about them...

Money or property owed to you?

Current value of the portion you own? Do not deduct secured claims or exemptions.

Debtor 1	Case 17-03668-jw [	Doc 1 Filed 07/26/1 Document	.7 Entered 07/ Page 14 of 55	(26/17 11:41:35) Case number (if known)	Desc Main
	efunds owed to you			,	
☐ No	-				
■ Yes	s. Give specific information about t	them, including whether you alro	eady filed the returns ar	nd the tax years	
				_	
		Future Tax Refund		Federal & State	\$0.00
		Tuture Tax Neruna		rederal & State	Ψ0.00
Exan	ly support nples: Past due or lump sum alimo s. Give specific information	ony, spousal support, child supp	oort, maintenance, divor	ce settlement, property	settlement
Exan	r amounts someone owes you inples: Unpaid wages, disability ins benefits; unpaid loans you res. Give specific information		nefits, sick pay, vacatior	n pay, workers' comper	nsation, Social Security
31. Intere	ests in insurance policies  nples: Health, disability, or life insu	urance; health savings account	(HSA); credit, homeowr	ner's, or renter's insuran	ce
	s. Name the insurance company of Company		Beneficia	ry:	Surrender or refund value:
If you some No	nterest in property that is due you are the beneficiary of a living trusteene has died.  S. Give specific information			currently entitled to rece	vive property because
Exan ■ No	ns against third parties, whether nples: Accidents, employment dispose. Describe each claim			for payment	
■ No	r contingent and unliquidated cl	laims of every nature, including	ng counterclaims of th	e debtor and rights to	set off claims
■ No	inancial assets you did not alreass. Give specific information	ady list			
	I the dollar value of all of your e Part 4. Write that number here			ou have attached	\$28.00
Part 5: D	Pescribe Any Business-Related Prop	perty You Own or Have an Interest	In. List any real estate in	Part 1.	
No. 0	u own or have any legal or equitable Go to Part 6.	interest in any business-related	property?		
	Go to line 38.				
If	Describe Any Farm- and Commercial you own or have an interest in farmlan	nd, list it in Part 1.			
46. <b>Do y</b> c	ou own or have any legal or equi	litable interest in any farm- or	commercial fishing-re	elated property?	

No. Go to Part 7.

Schedule A/B: Property

Official Form 106A/B

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page 6 Official Form 106A/B Schedule A/B: Property

\$50,458.00

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Fill in this information to identify your case:										
Debtor 1	Dorothy Ann Mic	hael								
	First Name	Middle Name	Last Name							
Debtor 2										
(Spouse if, filing)	First Name	Middle Name	Last Name							
United States Ba	inkruptcy Court for the:	DISTRICT OF SOUTH (	CAROLINA							
Case number										
(if known)					☐ Check if this is an					
					amended filing					
					amended filing					

### Official Form 106C

### Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

1.	Which set of exemp	otions are	you claiming?	Check one only	, even if	your spouse is	filing with	you.
----	--------------------	------------	---------------	----------------	-----------	----------------	-------------	------

- You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
- ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Current value of the portion you own	Amo	ount of the exemption you claim	Specific laws that allow exemption	
Copy the value from Schedule A/B	Che	eck only one box for each exemption.		
\$40,880.00		\$40,880.00	S.C. Code Ann. § 15-41-30(A)(1)	
		100% of fair market value, up to any applicable statutory limit	10 41 00(4)(1)	
\$7,000.00		\$4,475.00	S.C. Code Ann. § 15-41-30(A)(2)	
		100% of fair market value, up to any applicable statutory limit	10 41 00(1)(2)	
\$1,000.00		\$1,000.00	S.C. Code Ann. § 15-41-30(A)(3)	
		100% of fair market value, up to any applicable statutory limit	10 11 00(1)(0)	
\$1,000.00		\$1,000.00	S.C. Code Ann. § 15-41-30(A)(3)	
		100% of fair market value, up to any applicable statutory limit	10 11 00(1)(0)	
\$200.00		\$200.00	S.C. Code Ann. § 15-41-30(A)(3)	
		100% of fair market value, up to any applicable statutory limit		
	\$7,000.00 \$1,000.00	\$1,000.00 \$1,000.00 \$200.00 \$\$200.00	\$40,880.00  \$40,880.00  \$40,880.00  \$100% of fair market value, up to any applicable statutory limit  \$1,000.00	

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Case number (if known)

De	btor 1	Dorothy Ann Michael				Case number (if known)		
		description of the property and line on dule A/B that lists this property	Current value of the portion you own	Am	ount of th	e exemption you claim	Specific laws that allow exemption	
			Copy the value from Schedule A/B	Che	eck only or	ne box for each exemption.		
		res and books	\$100.00			\$100.00	S.C. Code Ann. § 15-41-30(A)(3)	
						of fair market value, up to plicable statutory limit	33(7(4)	
	clothing, etc Line from Schedule A/B: 11.1	\$150.00			\$150.00	S.C. Code Ann. § 15-41-30(A)(3)		
_	20	ioni concadio / v z. T T T				of fair market value, up to plicable statutory limit	13-41-30(A)(3)	
		costume jewerly, etc Line from Schedule A/B: 12.1	\$100.00			\$100.00	S.C. Code Ann. § 15-41-30(A)(4)	
	Line	Tom Schedule A.B. 12.1				of fair market value, up to plicable statutory limit		
	Cash	n rom <i>Schedule A/B</i> : <b>16.1</b>	\$20.00			\$20.00	S.C. Code Ann. § 15-41-30(A)(7)	
	Line	ioni concadio / v Z. Torr				of fair market value, up to plicable statutory limit		
		ngs: Safe Federal Credit Union	\$8.00			\$8.00	S.C. Code Ann. § 15-41-30(A)(7)	
LIN	Line	Totti Schedule AVB. 17.1				of fair market value, up to plicable statutory limit	13-41-30(A)(1)	
3.		ou claiming a homestead exemption ect to adjustment on 4/01/19 and every			iled on or	after the date of adjustmen	ıt.)	
	` '	No				• /		
		Yes. Did you acquire the property cover	red by the exemption wi	ithin 1	,215 day	s before you filed this case?	?	
		□ No			,	•		
		□ Yes						

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Fill in this informa	ation to identify you	r case:		mient rage i	.0 01 00		
Debtor 1	Dorothy Ann Mic	chael	Middle Name	Last Name			
Debtor 2 (Spouse if, filing)	First Name		Middle Name	Last Name			
United States Bank	kruptcy Court for the:	DIS	TRICT OF SOL	JTH CAROLINA			
Case number (if known)						_	if this is an ded filing
Official Form	106D						
Schedule [	D: Creditors	Wh	o Have C	Claims Secure	ed by Property	/	12/15
					equally responsible for sup On the top of any addition		
1. Do any creditors h	nave claims secured by	your pr	operty?				
☐ No. Check t	this box and submit th	is form	to the court wit	th your other schedules.	You have nothing else to	report on this form.	
Yes. Fill in a	all of the information b	elow.					
Part 1: List All	Secured Claims				0.4	0.1	
				aim, list the creditor separate other creditors in Part 2. As		Column B  Value of collateral	Column C Unsecured
	t the claims in alphabetic				Do not deduct the value of collateral.	that supports this claim	portion If any
2.1 Badcock F	urniture &	Descri	be the property	that secures the claim:	\$1,697.10	\$1,000.00	\$697.10
Creditor's Name			g room Set				·
PO Box 72	4		he date you file,	the claim is: Check all that			
Mulberry, F		apply.	ntingent				
Number, Street, 0	City, State & Zip Code		iquidated				
W/h = dh = dah	4 <b>0</b> OL 1	Dis		. Hali are a sel			
Who owes the deb	ot? Check one.	_	of lien. Check				
Debtor 1 only			agreement you m r Ioan)	nade (such as mortgage or s	securea		
☐ Debtor 2 only ☐ Debtor 1 and Deb	otor 2 only	Пена	tutory lion (such s	as tax lien, mechanic's lien)			
_	e debtors and another	_	gment lien from a	,			
☐ Check if this cla		_	er (including a rig				
community deb	t			· ————			
Date debt was incur	rred		Last 4 digits of	account number			
2.2 Citifinancia	al	Descri	be the property	that secures the claim:	\$42,347.10	\$40,880.00	\$1,467.10
Creditor's Name			at Back rd D County	alzell, SC 29040			
300 St. Pau Baltimore,		apply.		the claim is: Check all that			
	City, State & Zip Code		ntingent iquidated				
Number, Street, C	oity, State & Zip Code	Dis					
Who owes the deb	ot? Check one.		e <b>of lien.</b> Check a	all that apply.			
■ Debtor 1 only □ Debtor 2 only			agreement you m r loan)	nade (such as mortgage or s	secured		
Debtor 1 and Deb	otor 2 only	☐ Sta	tutory lien (such a	as tax lien, mechanic's lien)			
_	e debtors and another		gment lien from a				
Check if this claic		☐ Oth	er (including a rig	ght to offset)			
Date debt was incur	rred		Last 4 digits of	account number 6205	5		

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Debtor 1 Dorothy Ann Michael	Ca	ase number (if know)		
First Name Midd	le Name Last Name			
2.3 Covington Credit/smc	Describe the property that secures the claim:	\$457.00	\$0.00	\$457.00
Creditor's Name	Note Loan HHGs	Ψ437.00	φυ.υυ	φ457.00
erealie. e riame	Note Loan Higs			
	As of the date you file, the claim is: Check all that			
810 Broad St Suite 3	apply.			
Sumter, SC 29150	☐ Contingent			
Number, Street, City, State & Zip Code	Unliquidated			
Who are the debto of	Disputed			
Who owes the debt? Check one.	Nature of lien. Check all that apply.			
Debtor 1 only	☐ An agreement you made (such as mortgage or secure car loan)	ed		
Debtor 2 only	_			
Debtor 1 and Debtor 2 only	☐ Statutory lien (such as tax lien, mechanic's lien)			
At least one of the debtors and another	9			
☐ Check if this claim relates to a community debt	☐ Other (including a right to offset)			
Opened				
07/16 Las	ıt.			
Active	-			
Date debt was incurred 3/03/17	Last 4 digits of account number 1349			
2.4 Security Fin	Describe the way and that accounts the plains	¢227.20	\$0.00	\$327.20
2.4 Security Fin Creditor's Name	Describe the property that secures the claim:  Secured HHGs	\$327.20	\$0.00	<b>\$321.20</b>
Greater e mame	Secured rings			
C/o Security Finance	As of the date you file, the claim is: Check all that apply.			
Spartanburg, SC 29304	☐ Contingent			
Number, Street, City, State & Zip Code	☐ Unliquidated			
	☐ Disputed			
Who owes the debt? Check one.	Nature of lien. Check all that apply.			
Debtor 1 only	An agreement you made (such as mortgage or secure	ed		
Debtor 2 only	car loan)			
Debtor 1 and Debtor 2 only	☐ Statutory lien (such as tax lien, mechanic's lien)			
At least one of the debtors and another	<u> </u>			
☐ Check if this claim relates to a community debt	Other (including a right to offset)			
•				
Opened 5/17/16				
Last Activ	ve.			
Date debt was incurred 6/17/16	Last 4 digits of account number 0194			
2.5 Southern Finance Creditor's Name	Describe the property that secures the claim:	\$371.43	\$0.00	\$371.43
Creditor's Name	HHGs			
577 Bultman Dr Auite 1A	As of the date you file, the claim is: Check all that			
Sumter, SC 29150	apply.  Contingent			
Number, Street, City, State & Zip Code	Unliquidated			
	☐ Disputed			
Who owes the debt? Check one.	Nature of lien. Check all that apply.			
■ Debtor 1 only	An agreement you made (such as mortgage or secure	ed		
Debtor 2 only	car loan)			
Debtor 1 and Debtor 2 only	☐ Statutory lien (such as tax lien, mechanic's lien)			
At least one of the debtors and another				
☐ Check if this claim relates to a community debt	Other (including a right to offset)			

Official Form 106D

Additional Page of Schedule D: Creditors Who Have Claims Secured by Property

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Debtor 1 Dorothy A	nn Michael		Case n	umber (if know)		
First Name	Middle N	ame Last Name				
Date debt was incurred		Last 4 digits of account number				
2.6 Southern Final	nce/smc	Describe the property that secures the c	laim:	\$402.00	\$0.00	\$402.00
Creditor's Name		Note Loan HHGs				
577 Bultman D Sumter, SC 29		As of the date you file, the claim is: Check apply.  Contingent	call that			
Number, Street, City, S	tate & Zip Code	☐ Unliquidated				
Who owes the debt? C	heck one.	☐ Disputed  Nature of lien. Check all that apply.				
■ Debtor 1 only □ Debtor 2 only		☐ An agreement you made (such as mortg car loan)	jage or secured			
Debtor 1 and Debtor 2	only	☐ Statutory lien (such as tax lien, mechani	c's lien)			
☐ At least one of the deb	tors and another	☐ Judgment lien from a lawsuit	,			
☐ Check if this claim re community debt	lates to a	Other (including a right to offset)				
	Opened 07/16 Last Active					
Date debt was incurred	3/03/17	Last 4 digits of account number	6028			
2.7 Wfds		Describe the property that secures the c	laim:	\$8,453.00	\$7,000.00	\$1,453.00
Creditor's Name		2013 Chevy Sonic 56000 miles				
Po Box 1697 Winterville, NC	28590	As of the date you file, the claim is: Check apply.  Contingent	call that			
Number, Street, City, S	tate & Zip Code	☐ Unliquidated				
Who owes the debt? C	heck one.	☐ Disputed  Nature of lien. Check all that apply.				
■ Debtor 1 only □ Debtor 2 only		☐ An agreement you made (such as mortg car loan)	age or secured			
Debtor 1 and Debtor 2	only	☐ Statutory lien (such as tax lien, mechani	c's lien)			
At least one of the deb	tors and another	☐ Judgment lien from a lawsuit				
☐ Check if this claim re community debt	lates to a	☐ Other (including a right to offset)				
Date debt was incurred	Opened 05/13 Last Active 5/15/17	Last 4 digits of account number	7423			
Add the dollar value of	your entries in C	Column A on this page. Write that number h	iere:	\$54,054.83		
If this is the last page of		the dollar value totals from all pages.		\$54,054.83		

#### Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

# 

Fill	in this inform	ation to identify your	case:						
Deb	otor 1	Dorothy Ann Mic	hael						
		First Name	Middl	e Name	Last Name				
	otor 2 use if, filing)	First Name	Middl	e Name	Last Name				
Unit	ted States Ban	kruptcy Court for the:	DISTRIC	T OF SOUTH CAROLI	NA				
	se number							eck if this is an ended filing	
Off	icial Form	106E/F							
Sc	hedule E/	F: Creditors W	/ho Hav	e Unsecured	Claims			12/15	
any e Sche Sche left.	executory contra edule G: Executo edule D: Credito Attach the Conti e and case num	•	that could r pired Leases cured by Prop ge. If you hav	esult in a claim. Also lis (Official Form 106G). Do perty. If more space is n re no information to rep	st executory contra o not include any co eeded, copy the Pa	cts on Schedule A/B: F reditors with partially s irt you need, fill it out,	Property (Official secured claims th number the entri	Form 106A/B) and nat are listed in es in the boxes on	d on n the
Par		of Your PRIORITY Ur							
1.	No. Go to Pa	s have priority unsecure	eu ciaims aga	ainst you?					
	Yes.	III Z.							
	List all of your pidentify what type possible, list the	priority unsecured claims e of claim it is. If a claim ha claims in alphabetical orde nan one creditor holds a pa	as both priorit er according t	y and nonpriority amounts to the creditor's name. If y	s, list that claim here ou have more than t	and show both priority a	nd nonpriority am	ounts. As much as	
	(For an explanat	tion of each type of claim, s	see the instru	ctions for this form in the	instruction booklet.)	Total claim	Priority amount	Nonpriority amount	
2.1		Revenue Services		Last 4 digits of accoun	t number	\$0.00	\$0.	.00\$	0.00
	Priority Cred	ditor's Name		When was the debt inc	urred?				
		7346 phia, PA 19114		Wileli was the debt inc			-		
	Number Str	eet City State Zlp Code		As of the date you file,	the claim is: Check	all that apply			
		the debt? Check one.		☐ Contingent					
	Debtor 1 on	nly		☐ Unliquidated					
	Debtor 2 on	nly		☐ Disputed					
	Debtor 1 an	nd Debtor 2 only		Type of PRIORITY unse					
	☐ At least one	e of the debtors and another	er	☐ Domestic support ob	ligations				
		is claim is for a commu	nity debt	Taxes and certain oth	•	•			
		ubject to offset?		☐ Claims for death or p					
	■ No □ Yes			Other. Specify					
_	1 103								
2.2		nty Treasurer's Off	ice	Last 4 digits of accoun	t number	\$0.00	\$0.	.00\$	0.00
	123 S Ma			When was the debt inc	urred?		-		
	Number Str	ille, SC 29010 eet City State Zlp Code		As of the date you file,	the claim is: Check	all that apply			
	Who incurred	the debt? Check one.		☐ Contingent		,			
	Debtor 1 on	nly		☐ Unliquidated					
	Debtor 2 on	nly		☐ Disputed					
		nd Debtor 2 only		Type of PRIORITY unse	ecured claim:				
		e of the debtors and another	er	☐ Domestic support ob	ligations				
	_	is claim is for a commu		Taxes and certain other	ner debts you owe th	e government			
		ubject to offset?	-	☐ Claims for death or p	-	_			
	■ No			Other. Specify					
	☐ Yes								

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Debtor 1 Dorothy Ann Michael		Case number (if know)					
2.3	South Carolina Department of Revenue	Last 4 digits of account number \$0.00	\$0.00	\$0.00			
	Priority Creditor's Name PO Box 12265 Columbia, SC 29211	When was the debt incurred?					
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply					
,	Who incurred the debt? Check one.	☐ Contingent					
	Debtor 1 only	☐ Unliquidated					
	Debtor 2 only	Disputed					
	Debtor 1 and Debtor 2 only	Type of PRIORITY unsecured claim:					
	☐ At least one of the debtors and another	☐ Domestic support obligations					
	☐ Check if this claim is for a community debt	■ Taxes and certain other debts you owe the government					
	ls the claim subject to offset?	☐ Claims for death or personal injury while you were intoxicated					
	■ No	Other. Specify					
	☐ Yes						
Part :	2: List All of Your NONPRIORITY Unsecu	red Claims					
3. D	o any creditors have nonpriority unsecured claim	ns against you?					
	No. You have nothing to report in this part. Submit	this form to the court with your other schedules.					
	Yes.						
ui th	nsecured claim, list the creditor separately for each cl	e alphabetical order of the creditor who holds each claim. If a creditor has more thad aim. For each claim listed, identify what type of claim it is. Do not list claims already in creditors in Part 3.If you have more than three nonpriority unsecured claims fill out the	ncluded in Part 1	1. If more			
			Total claim				
4.1	CashNetUSA	Last 4 digits of account number 1691		\$349.00			
	Nonpriority Creditor's Name 175 W Jackson Blvd Suite 1000 Chicago, IL 60604	When was the debt incurred?	_				
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply					
	Who incurred the debt? Check one.						
	■ Debtor 1 only	☐ Contingent					
	Debtor 2 only	☐ Unliquidated					
	☐ Debtor 1 and Debtor 2 only	☐ Disputed					
	lacktriangle At least one of the debtors and another	Type of NONPRIORITY unsecured claim:					
	Check if this claim is for a community	☐ Student loans					
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims					
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts					
	□ Yes	Other Specify					

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Debte	Dorothy Ann Michael	Case number (if know)	
4.2	Cashwell	Last 4 digits of account number	\$1,076.98
	Nonpriority Creditor's Name 663 Bultman Dr	When was the debt incurred?	<u> </u>
	Sumter, SC 29150  Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	■ Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify	
4.3	Credit Collection Services	Last 4 digits of account number 8831	\$534.00
	Nonpriority Creditor's Name 725 Canton St	When was the debt incurred?	
	Norwood, MA 02062		
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	■ Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify Wells Fargo	
4.4	Credit Management Lp	Last 4 digits of account number 4039	\$558.00
	Nonpriority Creditor's Name 4200 International Pkwy Carrollton, TX 75007	When was the debt incurred? Opened 09/15	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	■ Debtor 1 only	☐ Contingent	
	Debtor 2 only	□ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	□ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	No	Debts to pension or profit-sharing plans, and other similar debts	
		_ Collection Attorney Farmers Telephone	
	☐ Yes	Other. Specify Cooperative	

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Case number (if know)

Debioi	Dorotny Ann Michael	Case number (if know)					
4.5	George Brown Associates, Inc	Last 4 digits of account number 5421	\$238.00				
	Nonpriority Creditor's Name 2200 Crown Point Executive Dr Charlotte, NC 28227	Dr When was the debt incurred?					
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply					
	Who incurred the debt? Check one.						
	■ Debtor 1 only	☐ Contingent	\$2,424.00				
	☐ Debtor 2 only	☐ Unliquidated					
	☐ Debtor 1 and Debtor 2 only	☐ Disputed					
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:					
	☐ Check if this claim is for a community	☐ Student loans					
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims					
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts					
	Yes	■ Other. Specify Camden Radiology					
4.6	Global Trust Management	Last 4 digits of account number8765	\$2,424.00				
	Nonpriority Creditor's Name PO Box 26244 Tampa, FL 33623	When was the debt incurred?					
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply					
	Who incurred the debt? Check one.						
	■ Debtor 1 only	☐ Contingent					
	☐ Debtor 2 only	☐ Unliquidated					
	☐ Debtor 1 and Debtor 2 only	☐ Disputed					
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:					
	☐ Check if this claim is for a community	☐ Student loans					
	debt Is the claim subject to offset?	Dobligations arising out of a separation agreement or divorce that you did not report as priority claims					
	No	lacktriangle Debts to pension or profit-sharing plans, and other similar debts					
	Yes	Other. Specify					
4.7	Global Trust Management	Last 4 digits of account number	\$1,373.64				
	Nonpriority Creditor's Name PO Box 26244 Tampa, FL 33623	When was the debt incurred?					
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply					
	Who incurred the debt? Check one.						
	■ Debtor 1 only	☐ Contingent					
	☐ Debtor 2 only	☐ Unliquidated					
	☐ Debtor 1 and Debtor 2 only	☐ Disputed					
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:					
	☐ Check if this claim is for a community	☐ Student loans					
	debt Is the claim subject to offset?	$\square$ Obligations arising out of a separation agreement or divorce that you did not report as priority claims					
	No	Debts to pension or profit-sharing plans, and other similar debts					
	Yes	Other. Specify					

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Debto	Dorothy Ann Michael		Case number (if know)	
4.8	GrpIndg	Last 4 digits of account number	4415	\$1,035.00
	Nonpriority Creditor's Name  112 Paradise Drive Red Rock, OK 74651	When was the debt incurred?	Opened 7/11/16 Last Active 4/27/17	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only	☐ Unliquidated☐ Disputed		
	☐ At least one of the debtors and another☐ Check if this claim is for a community debt  Is the claim subject to offset?	report as priority claims	aration agreement or divorce that you did not	
	No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Unsecured		
4.9	National Credit Adjust Nonpriority Creditor's Name	Last 4 digits of account number	8765	\$2,327.00
	P.o. Box 550 Hutchinson, KS 67504	When was the debt incurred?	Opened 07/16 Last Active 4/19/17	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	report as priority claims	aration agreement or divorce that you did not	
	No	Debts to pension or profit-sharing	g plans, and other similar debts	
	□Yes	■ Other. Specify  Factoring ( South Card	Company Account Rise Credit Of Illina	
4.1 0	National Credit Adjusters	Last 4 digits of account number	8831	\$50.00
	Nonpriority Creditor's Name PO Box 3023 Hutchinson, KS 67504	When was the debt incurred?	7/22/16	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community debt	☐ Student loans ☐ Obligations arising out of a sepa	aration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	.,	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	□Yes	Other, Specify		

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Case number (if know)

Dorotny Ann Michael	Case number (if know)	
Professional Pathology Svcs	Last 4 digits of account number 9602	\$291.00
Nonpriority Creditor's Name 5700 Southwyck Blvd Tolodo OH 43614 4500	When was the debt incurred? 12/28/15	
Toledo, OH 43614-1509  Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
■ Debtor 1 only	☐ Contingent	
Debtor 2 only	☐ Unliquidated	
Debtor 1 and Debtor 2 only	☐ Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
☐ Yes	Other. Specify Medical	
Receivable Solutions, Inc	Last 4 digits of account number 8015	\$310.08
Nonpriority Creditor's Name	When we do dold in some 10	
PO Box 21808 Columbia, SC 29221	When was the debt incurred?	
Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.		
Debtor 1 only	☐ Contingent	
Debtor 2 only	☐ Unliquidated	
Debtor 1 and Debtor 2 only	☐ Disputed	
At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
ebt s the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
No	☐ Debts to pension or profit-sharing plans, and other similar debts	
☐ Yes	Other. Specify Kershaw Health	
Sca Collections Inc	Last 4 digits of account number 2036	\$179.00
Nonpriority Creditor's Name Po Box 876	When was the debt incurred? Opened 10/14	
Greenville, NC 27835  Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.	7.6 of the date you me, the claim is: offender all that apply	
Debtor 1 only	☐ Contingent	
Debtor 2 only	☐ Unliquidated	
Debtor 1 and Debtor 2 only	☐ Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt s the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
□ Yes	Collection Attorney Professional Pathology  Other. Specify  Service	

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Debtor 1 Dorothy Ann Michael Case number (if know)

4.1	Sca Collections Inc	Last 4 digits of account number 0586	\$90.00
4	Nonpriority Creditor's Name		<u> </u>
	Po Box 876 Greenville, NC 27835	When was the debt incurred? Opened 06/16	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt	Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	No	Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify Other. Specify  Collection Attorney Professional Pathology Service	
4.1	Thomas, P Jones, DMD	Last 4 digits of account number 3398	\$144.50
	Nonpriority Creditor's Name 1116 Alice Dr	When was the debt incurred? 12/29/16	
	Sumter, SC 29150	TELESTIC	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	Student loans	
	debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	No	□ Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	■ Other. Specify Medical	
4.1			
6	Verizon	Last 4 digits of account number 0001	\$380.44
	Nonpriority Creditor's Name PO Box 26055 Minneapolic MN 55426	When was the debt incurred? 8/12/16	
	Minneapolis, MN 55426  Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	□ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	Debts to pension or profit-sharing plans, and other similar debts	
	□Yes	Other. Specify	

#### Part 3: List Others to Be Notified About a Debt That You Already Listed

<sup>5.</sup> Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

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Debtor 1 **Dorothy Ann Michael** 

Case number (if know)

#### Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

				Total Claim
	6a.	Domestic support obligations	6a.	\$ 0.00
Total claims				
from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$ 0.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$ 0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$ 0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$ 0.00
				Total Claim
	6f.	Student loans	6f.	\$ 0.00
Total claims				
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$ 0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$ 0.00
	6i.	<b>Other.</b> Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$ 11,360.64
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$ 11,360.64

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Fill in this infor	mation to identify your	case:		
Debtor 1	Dorothy Ann Mic	hael		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	DISTRICT OF SOUTH (	CAROLINA	
Case number				
(if known)				☐ Check if this is a amended filing

### Official Form 106G

### Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or	company wit	h whom you have the er, Street, City, State and ZIP C	contract or lease	State what the contract or lease is for
2.1					
	Name				_
	Number	Street			
	City		State	ZIP Code	
2.2					
	Name				
	Number	Street			_
	City		State	ZIP Code	<del>_</del>
2.3					
	Name				
	Number	Street			_
	City		State	ZIP Code	<del>_</del>
2.4	•				
	Name				_
	Number	Street			_
	City		State	ZIP Code	
2.5					
	Name				_
	Number	Street			_
	City		State	ZIP Code	<del>_</del>
	Jity		Ciaio		

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		Docume	nt Page 30 c	)f 55	
Fill in this	information to identify your	case:			
Debtor 1					
Deploi	Dorothy Ann Mic	Middle Name	Last Name	<del></del>	
Debtor 2					
(Spouse if, fili	ng) First Name	Middle Name	Last Name		
United Sta	tes Bankruptcy Court for the:	DISTRICT OF SOUTH	CAROLINA		
0	L				
Case num (if known)	ber				7 Check if this is an
` ,					amended filing
					3
Officia	l Form 106H				
		1.1.4			
Sched	lule H: Your Cod	lebtors			12/15
	and case number (if known you have any codebtors? (If			e as a codebtor.	
_					
■ No					
☐ Yes	3				
	hin the last 8 years, have yo aa, California, Idaho, Louisiana			ry? (Community property states ington, and Wisconsin.)	and territories include
No	Go to line 3.				
	s. Did your spouse, former spo	uso, or logal aquivalent live	with you at the time?		
□ 1e	s. Dia your spouse, former spo	use, or legal equivalent live	e with you at the time!		
in line Form	2 again as a codebtor only	if that person is a guaran	tor or cosigner. Make	r if your spouse is filing with y sure you have listed the credit 06G). Use Schedule D, Schedu	tor on Schedule D (Official
	Column 1: Your codebtor Name, Number, Street, City, State and 2	ZIP Code		Column 2: The creditor to Check all schedules that ap	
2.4				Поделя в В. г.	
3.1	Name			Schedule D, line	
				☐ Schedule E/F, line	
				☐ Schedule G, line	
=	Number Street			<del>_</del>	
	City	State	ZIP Code		
3.2				Schedule D, line	
	Name			☐ Schedule E/F, line	
				☐ Schedule G, line	
-	Number Street			_	
	City	State	ZIP Code		

Schedule H: Your Codebtors

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Fill	in this information to identify your c	ase:				ļ				
Del	otor 1 Dorothy And	n Michael			_					
	otor 2				_					
Uni	ted States Bankruptcy Court for the	: DISTRICT OF SOUTH	H CAROLINA		_					
(If kr	se number					☐ An		d filing	ostpetition chapte wing date:	∍r
	fficial Form 106l					M	M / DD/ Y	YYY		
	chedule I: Your Inc									2/15
sup spo atta	as complete and accurate as possiblying correct information. If you use. If you are separated and you ch a separate sheet to this form.  Describe Employment	are married and not filing wi	ng jointly, and your ith you, do not inclu	spouse i de infori	s liv nati	ing with yon about	ou, incluyour spo	ude informat ouse. If more	ion about your space is needed	d,
1.	Fill in your employment information.		Debtor 1				Debtor 2	or non-filin	g spouse	
	If you have more than one job,	Employment status	■ Employed				☐ Emplo	oyed		
	attach a separate page with information about additional	Employment status	☐ Not employed				☐ Not e	mployed		
	employers.	Occupation	Compass Grou	p driver						
	Include part-time, seasonal, or self-employed work.	Employer's name	Compass Grou	p USA						
	Occupation may include student or homemaker, if it applies.	Employer's address	2400 Yorkmont Charlotte, NC 2							
		How long employed t	here?				_			
Par	t 2: Give Details About Mor	nthly Income								
	mate monthly income as of the duse unless you are separated.	ate you file this form. If	you have nothing to r	eport for	any	line, write	\$0 in the	space. Includ	le your non-filing	
-	u or your non-filing spouse have mo		ombine the informatio	n for all e	emple	oyers for tl	hat perso	on on the lines	s below. If you ne	ed
						For Deb	tor 1	For Debto		
2.	List monthly gross wages, sala deductions). If not paid monthly,			2.	\$	3,0	004.68	\$	N/A	
3.	Estimate and list monthly overt	ime pay.		3.	+\$		0.00	+\$	N/A	

3,004.68

N/A

Calculate gross Income. Add line 2 + line 3.

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Deb	tor 1	Dorothy Ann Michael	-	С	ase i	number (if known)				
					For	Debtor 1		Debtor filing s	2 or pouse	
	Cop	by line 4 here	4.	_	\$	3,004.68	\$		N/A	<u> </u>
5.	List	all payroll deductions:								
٥.	5a.	Tax, Medicare, and Social Security deductions	5a	ı	\$	664.54	\$		N/A	
	5b.	Mandatory contributions for retirement plans	5b		<u> </u>	0.00	\$		N/A	_
	5c.	Voluntary contributions for retirement plans	5c		\$_	0.00	\$		N/A	
	5d.	Required repayments of retirement fund loans	5d		<u>\$</u> —	0.00	\$		N/A	_
	5e.	Insurance	5e	٠.	\$	125.16	\$		N/A	
	5f.	Domestic support obligations	5f.		\$	0.00	\$		N/A	_
	5g.	Union dues	5g		\$	0.00	\$		N/A	_
	5h.	Other deductions. Specify:	5h	.+	\$	0.00	+ \$		N/A	<u> </u>
6.	Add	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	;	\$	789.70	\$		N/A	<u> </u>
7.	Cal	culate total monthly take-home pay. Subtract line 6 from line 4.	7.	;	\$	2,214.98	\$		N/A	<u> </u>
8.	List 8a.	all other income regularly received:  Net income from rental property and from operating a business, profession, or farm  Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a	ı <b>.</b>	\$	0.00	\$		N/A	
	8b.	Interest and dividends	8b	٠.	\$	0.00	\$		N/A	_
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c		\$	0.00	\$		N/A	
	8d.	Unemployment compensation	8d	l.	\$_	0.00	\$		N/A	<u> </u>
	8e.	Social Security	8e	٠.	\$	0.00	\$		N/A	<u>.                                    </u>
	8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.  Specify:	8f.		\$	0.00	\$		N/A	_
	8g. 8h.	Pension or retirement income	8g 8h		\$ \$	0.00	—		N/A N/A	_
	011.	Other monthly income. Specify:	_ 011	.+	<b>Ф</b>	0.00	+ ə		IN/A	<u>.                                    </u>
9.	Add	d all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$		0.00	\$		N/	A
10.	Cal	culate monthly income. Add line 7 + line 9.	10.	\$	•	2,214.98 + \$		N/A	= \$	2,214.98
		I the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.		*-				14/7	-	2,217.30
11.	Star Incl othe Do	te all other regular contributions to the expenses that you list in Schedule ude contributions from an unmarried partner, members of your household, your er friends or relatives.  not include any amounts already included in lines 2-10 or amounts that are not accify:	depe						<i>J</i> . +\$	0.00
12.		If the amount in the last column of line 10 to the amount in line 11. The reside that amount on the Summary of Schedules and Statistical Summary of Certain lies						12.	\$	2,214.98
13.	Do	you expect an increase or decrease within the year after you file this form	?						Combi month	ned ly income
		No.								
	_	Voc Evoloin:								

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Debtor 1 Dorothy Ann Michael  Debtor 2 (Spouse, If Bing)  United States Beakingstry Court for the: DISTRICT OF SOUTH CAROLINA  United States Beakingstry Court for the: DISTRICT OF SOUTH CAROLINA  Official Form 106J  Schedule J: Your Expenses  Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.  Is this a pint case?  No. Go to line 2.  Yos. Does Debtor 2 live in a separate household?  No.  Do not list Debtor 1 and Yes. Fill out this information for edich dependents?  Do not state the dependents names.  No.  Do not state the dependents names.  No.  Your expenses and your dependents?  No.  No.  To dependent yet in the following date unless you are using this form as a supplement in a Chapter 13 case to report yets.  No.  You have dependents?  No.  No.  Your expenses and for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106L)  The rental or home ownership expenses for your residence. Include first mortgage papers, papers, papers, pages and any rent for the ground or fot.  If not included expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income  (Official Form 106L)  The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or fot.  If not included expenses passible of the ground or fot.  If not included in line 4:  Real estate taxes  4a. \$ 4a. \$ 4b.83  4b. Property, homeowners, or renter's insurance  4b. \$ 0.000  Additional manner.	Fill	in this information to identify your case:				
Debtor 2   (Spooze, If Illing)	Deb	tor 1 Dorothy Ann Michael				
Case number (If krown)    Continued   Cont					A supplement show	
Official Form 106J Schedule J: Your Expenses  Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.  Part 1: Describe Your Household  Is this a joint case?  No. Go to line 2.  Yes. Does Debtor 2 live in a separate household?  No  On this to Debtor 2 live in a separate household?  No  Do you have dependents?  No  Do you have dependents?  No  Do not list Debtor 1 and Service and dependents?  Do not list Debtor 1 and Service and dependents.  Do not state the dependents names.  No  No  No  Yes.  Still out this information for each dependent in our dependent in a company of the with you?  No  No  No  No  Yes  Still out this information for each dependent in our dependent in a company of the with you?  No  No  No  No  Yes  Still out this information for each dependent in our dependent in a company of the with you?  No  No  No  No  No  Yes  Still out this information for each dependent in our dependent in a company of the with you?  No  No  No  No  No  Yes  Still out this information for bebtor 2 age No  No  No  No  No  No  Yes  Still out this information for bebtor 2 age No  No  No  No  No  No  No  No  Yes  Still out this information for bebtor 2 age No  No  No  No  No  No  No  No  Yes  Still out this information for bebtor 2 age No  No  No  No  No  No  No  Yes  Still out this information for bebtor 2 age No  No  No  No  No  No  No  No  No  Yes  Still out this information for bebtor 2 age No	Unit	ed States Bankruptcy Court for the: DISTRICT OF SOUTH CAROLINA			MM / DD / YYYY	
Be as complete and accurate as possible. If two married people are filling together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.    No. Go to line 2.	1					
Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information, if more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.    Part   Describe Your Household	Of	fficial Form 106J				
information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.    Part   Describe Your Household		<b>.</b>				12/15
1. Is this a joint case?  No. Go to line 2.  Yes. Does Debtor 2 live in a separate household?    No	info	ormation. If more space is needed, attach another sheet to this fo				
Ves. Does Debtor 2 live in a separate household?   No						
2. Do you have dependents?		☐ Yes. Does Debtor 2 live in a separate household?				
Do not list Debtor 1 and		☐ Yes. Debtor 2 must file Official Form 106J-2, Expenses for	or Separate House	hold of Deb	tor 2.	
Debtor 2.    Debtor 1 or Debtor 2   age   live with you?	2.	Do you have dependents? ■ No				
dependents names.    Yes   No   No   Yes   No   No   Yes   No   Yes   No   No   Yes   Yes   No   Yes   Yes   No   Yes		□ 1C3.				
No   Yes   No   Yes   No   Yes   No   Yes   No   Yes   Y						= ::
3. Do your expenses include expenses of people other than yourself and your dependents?  Part 2: Estimate Your Ongoing Monthly Expenses  Estimate your expenses as of your bankruptcy filling date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.  Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106L)  4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.  If not included in line 4:  4a. Real estate taxes  4a. \$ 40.83  4b. Property, homeowner's, or renter's insurance  4c. \$ 0.000  4d. Homeowner's association or condominium dues  4d. \$ 0.000		aspondono namos.				
3. Do your expenses include expenses of people other than yourself and your dependents?    Setimate Your Ongoing Monthly Expenses					_	
3. Do your expenses include expenses of people other than yourself and your dependents?    Part 2:						
3. Do your expenses include expenses of people other than yourself and your dependents?  Part 2: Estimate Your Ongoing Monthly Expenses  Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental <i>Schedule J</i> , check the box at the top of the form and fill in the applicable date.  Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on <i>Schedule I</i> : Your Income (Official Form 106I.)  4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.  If not included in line 4:  4a. Real estate taxes  4a. \$ 4b. Property, homeowner's, or renter's insurance  4b. \$ 83.17 4c. Home maintenance, repair, and upkeep expenses  4c. \$ 0.00 4d. Homeowner's association or condominium dues						
expenses of people other than yourself and your dependents?   Part 2: Estimate Your Ongoing Monthly Expenses  Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.  Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106L)  4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.  4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.  4. Real estate taxes  4a. \$ 40.83  4b. Property, homeowner's, or renter's insurance  4c. Home maintenance, repair, and upkeep expenses  4d. \$ 0.00  Homeowner's association or condominium dues						☐ Yes
Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental <i>Schedule J</i> , check the box at the top of the form and fill in the applicable date.  Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on <i>Schedule I: Your Income</i> (Official Form 106L)  4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.  If not included in line 4:  4a. Real estate taxes  4b. Property, homeowner's, or renter's insurance  4c. Home maintenance, repair, and upkeep expenses  4d. \$  0.00  4d. Homeowner's association or condominium dues	3.	expenses of people other than				
the value of such assistance and have included it on Schedule I: Your Income (Official Form 106I.)  4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.  If not included in line 4:  4a. Real estate taxes 4b. Property, homeowner's, or renter's insurance 4c. Home maintenance, repair, and upkeep expenses 4d. Homeowner's association or condominium dues  Your expenses  4 \$ \$ 548.00	Est exp	imate your expenses as of your bankruptcy filing date unless you enses as of a date after the bankruptcy is filed. If this is a supple				
payments and any rent for the ground or lot.  If not included in line 4:  4a. Real estate taxes 4b. Property, homeowner's, or renter's insurance 4c. Home maintenance, repair, and upkeep expenses 4d. Homeowner's association or condominium dues  4. \$  40.83  44. \$  83.17  4c. Home maintenance, repair, and upkeep expenses 4d. \$  0.00	the	value of such assistance and have included it on Schedule I: Yo			Your exp	enses
4a.Real estate taxes4a. \$40.834b.Property, homeowner's, or renter's insurance4b. \$83.174c.Home maintenance, repair, and upkeep expenses4c. \$0.004d.Homeowner's association or condominium dues4d. \$0.00	4.	· · · · · · · · · · · · · · · · · · ·	clude first mortgage	4. 5	8	548.00
4b.Property, homeowner's, or renter's insurance4b. \$83.174c.Home maintenance, repair, and upkeep expenses4c. \$0.004d.Homeowner's association or condominium dues4d. \$0.00		If not included in line 4:				
4b.Property, homeowner's, or renter's insurance4b. \$83.174c.Home maintenance, repair, and upkeep expenses4c. \$0.004d.Homeowner's association or condominium dues4d. \$0.00		4a. Real estate taxes		4a. \$	S	40.83
4d. Homeowner's association or condominium dues 4d. \$ 0.00		4b. Property, homeowner's, or renter's insurance			· .	
	5.		e equity loans			

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Debtor	1 Dorothy Ann Michael	Case num	ber (if known)	
6. <b>U</b> 1	ilities:			
o. 6a		6a.	\$	175.00
6b		6b.	·	28.00
60		6c.	·	48.00
60		6d.		0.00
			·	
	ood and housekeeping supplies	7.	·	275.00
_	nildcare and children's education costs	8.	· <u> </u>	0.00
	othing, laundry, and dry cleaning	9.	\$	75.00
	ersonal care products and services	10.	· ·	40.00
	edical and dental expenses	11.	\$	63.00
	ansportation. Include gas, maintenance, bus or train fare. o not include car payments.	12.	\$	200.00
	ntertainment, clubs, recreation, newspapers, magazines, and books	13.	·	90.00
			·	
	naritable contributions and religious donations	14.	Φ	15.00
	surance.			
	o not include insurance deducted from your pay or included in lines 4 or 20.  ia. Life insurance	15a.	¢	40.00
				10.36
	b. Health insurance	15b.	· -	0.00
	ic. Vehicle insurance	15c.	·	110.22
	d. Other insurance. Specify:	15d.	\$	0.00
	exes. Do not include taxes deducted from your pay or included in lines 4 or 20.	4.5	•	***
	pecify: Car Taxes	16.	\$	21.00
	stallment or lease payments:	47-	<b>c</b>	0.00
	/a. Car payments for Vehicle 1	17a.	*	0.00
	b. Car payments for Vehicle 2	17b.		0.00
	c. Other. Specify:	17c.		0.00
	d. Other. Specify:	17d.	\$	0.00
	our payments of alimony, maintenance, and support that you did not report as	18.	¢	0.00
	educted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	10.	· -	
	ther payments you make to support others who do not live with you.	40	\$	0.00
	pecify:	19.		
	ther real property expenses not included in lines 4 or 5 of this form or on Scher			0.00
	a. Mortgages on other property	20a.	·	0.00
	b. Real estate taxes	20b.	•	0.00
	c. Property, homeowner's, or renter's insurance	20c.		0.00
20	d. Maintenance, repair, and upkeep expenses	20d.	\$	0.00
20	e. Homeowner's association or condominium dues	20e.	\$	0.00
. <b>O</b> 1	ther: Specify:	21.	+\$	0.00
	· · · · · · · · · · · · · · · · · · ·			
	alculate your monthly expenses			
	Pa. Add lines 4 through 21.		\$	1,822.58
22	b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		\$	
22	c. Add line 22a and 22b. The result is your monthly expenses.		\$	1,822.58
	Noviete very monthly not income			
	alculate your monthly net income.	00 -	<b>c</b>	001100
	Ba. Copy line 12 (your combined monthly income) from Schedule I.	23a.	·	2,214.98
23	b. Copy your monthly expenses from line 22c above.	23b.	-\$	1,822.58
00	Cubirost your monthly oversees from very monthly in a con-			
23	c. Subtract your monthly expenses from your monthly income.  The result is your monthly net income.	23c.	\$	392.40
	The result is your monthly het income.	200.		
4. <b>D</b>	you expect an increase or decrease in your expenses within the year after yo	u file this	s form?	
	r example, do you expect to finish paying for your car loan within the year or do you expect your			or decrease because o
	odification to the terms of your mortgage?	, , ,		
	No.			
	Yes. Explain here:			
	100.			

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Debtor 1 Debtor 2 (Spouse if, filing)  Dorothy Ann Michael First Name Middle Name Last Name  Middle Name Last Name		
First Name Middle Name Last Name  Debtor 2		
Debtor 2		
United States Bankruptcy Court for the: DISTRICT OF SOUTH CAROLINA		
Case number		
(if known) Check if amende	this is an d filing	
Official Form 106Dec		
Declaration About an Individual Debtor's Schedules	12/15	
If two married people are filing together, both are equally responsible for supplying correct information.		
it two married people are ming together, both are equally responsible for supplying correct information.		
You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing	proporty or	
obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonmer		
years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.	t for up to 20	
, e.e., e		
Sign Below		
Sign Below		
Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?		
■ No		
	Attach Bankruptcy Petition Preparer's Notice,  Declaration, and Signature (Official Form 119)	
Declaration, and Signature (Off		
Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.		
that they are true and correct.		
that they are true and correct.  X /s/ Dorothy Ann Michael X		
that they are true and correct.		

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Fill	in this inform	nation to identify you	r case:					
De	btor 1	Dorothy Ann Mic	Chael Middle Name	Last Name				
De	btor 2	i iist Name	Wildle Name	Last Name				
(Sp	ouse if, filing)	First Name	Middle Name	Last Name				
Un	ited States Bar	kruptcy Court for the:	DISTRICT OF SOUTH CA	AROLINA				
Ca	se number							
(if k	nown)					Check if this is an		
						mended filing		
$\sim$	:c: -: -	407						
	ficial For							
St	atement	of Financial	Affairs for Individ	duals Filing for B	ankruptcy	4/16		
					equally responsible for sup additional pages, write you			
		i). Answer every que			additional pages, write you	ar name and case		
Pa	rt 1: Give D	etails About Your Ma	rital Status and Where You	Lived Before				
1	What is your	current marital statu	ıs?					
••	_	ourrent maritar state						
	☐ Married	e.a						
	■ Not mar	ried						
2.	During the la	last 3 years, have you lived anywhere other than where you live now?						
	■ No							
	☐ Yes. List	all of the places you l	ived in the last 3 years. Do no	ot include where you live now				
	Debtor 1 Pri	or Address:	Dates Debtor 1 lived there	Debtor 2 Prior Ad	dress:	Dates Debtor 2 lived there		
3.	Within the la	st 8 vears, did vou ev	ver live with a spouse or led	ual equivalent in a commun	ity property state or territor	<b>v?</b> (Community property		
stat					co, Texas, Washington and V			
	■ No							
	_	ke sure you fill out Sch	nedule H: Your Codebtors (Of	ficial Form 106H).				
D-	rt O - Francis	- the Courses of Vou	" la como					
Pa	rt 2 Explain	n the Sources of You	r income					
4.	Fill in the tota	id you have any income from employment or from operating a business during this year or the two previous calendar years? Il in the total amount of income you received from all jobs and all businesses, including part-time activities. you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.						
	□ No							
	Yes. Fill	in the details.						
			Debtor 1		Debtor 2			
			Sources of income	Gross income	Sources of income	Gross income		
			Check all that apply.	(before deductions and exclusions)	Check all that apply.	(before deductions and exclusions)		
the date voll filed for pankfillitch.			■ Wages, commissions, bonuses, tips	\$19,316.96	☐ Wages, commissions, bonuses, tips			
			☐ Operating a business		☐ Operating a business			

Official Form 107

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Debtor 1 Dorothy Ann Michael Case number (if known)

				Debtor 1		Debtor 2		
				Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of ind Check all that a		Gross income (before deductions and exclusions)
		endar year to Decemb	: er 31, 2016 )	■ Wages, commissions, bonuses, tips	\$33,823.00	☐ Wages, combonuses, tips	nmissions,	
				☐ Operating a business		☐ Operating a	business	
			before that: per 31, 2015 )	■ Wages, commissions, bonuses, tips	\$33,764.00	☐ Wages, combonuses, tips	nmissions,	
				☐ Operating a business		☐ Operating a	business	
5.	Include and other winnings  List eac	income reg er public be s. If you are h source ar	pardless of whethenefit payments; a filing a joint case and the gross income.	e during this year or the two ner that income is taxable. Exa pensions; rental income; inter se and you have income that y ome from each source separat	amples of other income are est; dividends; money colle you received together, list it	alimony; child supp cted from lawsuits; only once under D	royalties; and ebtor 1.	
				Debtor 1		Debtor 2		
				Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of inc Describe below		Gross income (before deductions and exclusions)
Par	rt 3: L	ist Certain	Payments You	Made Before You Filed for I	Bankruptcy			
6.	Are eith ☐ No	During No	the 90 days beform.  Goto line 7 s  List below 6 paid that crunot include	P's debts primarily consumer Debtor 2 has primarily consulpersonal, family, or household pre you filed for bankruptcy, die cach creditor to whom you paireditor. Do not include payment payments to an attorney for the ton 4/01/19 and every 3 years	Imer debts. Consumer debt d purpose." d you pay any creditor a tot d a total of \$6,425* or more its for domestic support oblinis bankruptcy case.	al of \$6,425* or mo in one or more pa gations, such as cl	re? /ments and th nild support a	ne total amount you nd alimony. Also, do
	■ Ye			or both have primarily consure you filed for bankruptcy, die		al of \$600 or more	?	
		■ No						
		□ <sub>Ye</sub>	include pay	each creditor to whom you pai ments for domestic support of this bankruptcy case.				
	Credito	or's Name	and Address	Dates of payme	nt Total amount	Amount you	Was this p	payment for

Case 17-03668-jw Doc 1 Filed 07/26/17 Entered 07/26/17 11:41:35 Page 38 of 55 Document Debtor 1 Case number (if known) Dorothy Ann Michael Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. No Yes. List all payments to an insider. **Insider's Name and Address** Dates of payment **Total amount** Amount you Reason for this payment still owe paid Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. Yes. List all payments to an insider Amount you **Insider's Name and Address** Dates of payment **Total amount** Reason for this payment still owe Include creditor's name paid Identify Legal Actions, Repossessions, and Foreclosures Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. Nο ☐ Yes. Fill in the details. Case title Nature of the case Court or agency Status of the case Case number 10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. **Creditor Name and Address Describe the Property** Date Value of the property **Explain what happened** 11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt? Nο Yes. Fill in the details. **Creditor Name and Address** Describe the action the creditor took Date action was Amount 12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official? No ☐ Yes Part 5: List Certain Gifts and Contributions 13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person? Yes. Fill in the details for each gift.

Official Form 107

per person

Address:

Describe the gifts

Value

Gifts with a total value of more than \$600

Person to Whom You Gave the Gift and

Dates you gave the gifts

Case 17-03668-jw Doc 1 Filed 07/26/17 Entered 07/26/17 11:41:35 Page 39 of 55 Document Case number (if known) Debtor 1 Dorothy Ann Michael 14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity? Yes. Fill in the details for each gift or contribution. Gifts or contributions to charities that total Describe what you contributed Dates you Value contributed more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Code) Part 6: List Certain Losses 15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling? No Yes. Fill in the details. Describe the property you lost and Describe any insurance coverage for the loss Date of your Value of property how the loss occurred loss lost Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property. Part 7: List Certain Payments or Transfers Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy. Yes. Fill in the details. Person Who Was Paid Description and value of any property Date payment Amount of Address transferred or transfer was payment **Email or website address** made Person Who Made the Payment, if Not You \$1,000.00 Weissenstein Law Firm, LLC **Attorney Fees** 106 Broad St. PO Box 2446 **Sumter, SC 29151** pwlaw@ftc-i.net Abacus Credit Counseling Fee Paid by Atty \$35.00 **Credit Counseling** 17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16. No Yes. Fill in the details. Person Who Was Paid Amount of Description and value of any property Date payment transferred Address or transfer was payment made 18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement. No Yes. Fill in the details. **Person Who Received Transfer** Description and value of Describe any property or Date transfer was

19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a

Official Form 107 Statement of Financial Affairs for Individuals Filing for Bankruptcy page 4

property transferred

Person's relationship to you

Address

made

payments received or debts

paid in exchange

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No

Yes. Fill in the details.

Owner's Name Address (Number, Street, City, State and ZIP Code) Where is the property? (Number, Street, City, State and ZIP Describe the property

Value

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Debtor 1 Dorothy Ann Michael

Case number (if known)

D( 4.0	0' D-1-!I-	A I		1 6
Part 10:	Give Details	About	Environmental	intormation

For the purpose of Part 10, the following definitions apply:

Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Nο Yes. Fill in the details. Name of site Governmental unit Environmental law, if you Date of notice Address (Number, Street, City, State and ZIP Code) Address (Number, Street, City, State and know it ZIP Code) 25. Have you notified any governmental unit of any release of hazardous material? Nο Yes. Fill in the details. Name of site Governmental unit Environmental law, if you Date of notice Address (Number, Street, City, State and ZIP Code) Address (Number, Street, City, State and know it ZIP Code) 26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders. Nο Yes. Fill in the details. Case Title Court or agency Nature of the case Status of the Case Number Name case Address (Number, Street, City, Part 11: Give Details About Your Business or Connections to Any Business 27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business? ☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time A member of a limited liability company (LLC) or limited liability partnership (LLP)

**Business Name Address** (Number, Street, City, State and ZIP Code)

No. None of the above applies. Go to Part 12.

☐ A partner in a partnership

☐ An officer, director, or managing executive of a corporation

☐ An owner of at least 5% of the voting or equity securities of a corporation

Yes. Check all that apply above and fill in the details below for each business.

Describe the nature of the business

Name of accountant or bookkeeper

**Employer Identification number** Do not include Social Security number or ITIN.

Dates business existed

Case 17-03668-jw Doc 1 Filed 07/26/17 Entered 07/26/17 11:41:35 Desc Main Page 42 of 55 Document Debtor 1 Case number (if known) **Dorothy Ann Michael** 28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. No Yes. Fill in the details below. **Date Issued** Name Address (Number, Street, City, State and ZIP Code) Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Dorothy Ann Michael Signature of Debtor 2 **Dorothy Ann Michael** Signature of Debtor 1 Date July 26, 2017 Date Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? ■ No ☐ Yes Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

☐ Yes. Name of Person . Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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Fill in this information to identify your case:					
Debtor 1	Dorothy Ann Michael				
Debtor 2 (Spouse, if filing)					
United States B	United States Bankruptcy Court for the: District of South Carolina				
Case number (if known)					

Check	Check as directed in lines 17 and 21:						
	According to the calculations required by this Statement:						
	1. Disposable income is not determined under 11 U.S.C. § 1325(b)(3).						
	<ol> <li>Disposable income is determined under 11 U.S.C. § 1325(b)(3).</li> </ol>						
	3. The commitment period is 3 years.						
	4. The commitment period is 5 years.						

☐ Check if this is an amended filing

### Official Form 122C-1

## **Chapter 13 Statement of Your Current Monthly Income and Calculation of Commitment Period**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known).

I	Part	1: Calculate Your Average Monthly Income							
	1.	What is your marital and filing status? Check one of	only.						
		■ Not married. Fill out Column A, lines 2-11.							
		☐ Married. Fill out both Columns A and B, lines 2-11							
	10 th	II in the average monthly income that you received from a 01(10A). For example, if you are filing on September 15, the 6-e 6 months, add the income for all 6 months and divide the tot louses own the same rental property, put the income from that	month poal by 6. F	eriod would Fill in the re	be March 1 throusult. Do not include	ugh Aug de any ii	ust 31. If the amo	ount of your monthly incon ore than once. For examp	ne varied during le, if both
						Colun		Column B Debtor 2 or non-filing spouse	
	2.	Your gross wages, salary, tips, bonuses, overtime payroll deductions).	, and c	ommissi	ons (before all	\$	3,004.68	\$	
	3.	<b>Alimony and maintenance payments.</b> Do not include Column B is filled in.	e paym	ents from	a spouse if	\$	0.00	\$	
	4.	All amounts from any source which are regularly of you or your dependents, including child support from an unmarried partner, members of your household and roommates. Include regular contributions from a stilled in. Do not include payments you listed on line 3.	rt. Included of the second of	de regulai depende	r contributions ents, parents,	\$	0.00	\$	
	5.	Net income from operating a business, profession, or farm	Debto	or 1					
		Gross receipts (before all deductions)	\$_	0.00					
		Ordinary and necessary operating expenses	<b>-</b> \$ _	0.00					
		Net monthly income from a business, profession, or fa	arm \$	0.00	Copy here ->	\$	0.00	\$	
	6.	Net income from rental and other real property	Debto						
		Gross receipts (before all deductions)	\$_	0.00					
		Ordinary and necessary operating expenses	<b>-</b> \$ _	0.00		_			
		Net monthly income from rental or other real property	Φ	0.00	Copy here ->	\$	0.00	\$	

Official Form 122C-1 Chapter 13 Statement of Your Current Monthly Income and Calculation of Commitment Period

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Case number (if known)

**Dorothy Ann Michael** Column A Column B Debtor 1 Debtor 2 or non-filing spouse 0.00 7. Interest, dividends, and royalties 8. Unemployment compensation 0.00 Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here: For you\_\_\_\_\_ For your spouse 9. Pension or retirement income. Do not include any amount received that was a 0.00 benefit under the Social Security Act. 10. Income from all other sources not listed above. Specify the source and amount. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism. If necessary, list other sources on a separate page and put the total below. 0.00 0.00 Total amounts from separate pages, if any. \$ 0.00 11. Calculate your total average monthly income. Add lines 2 through 10 for 3.004.68 +|\$ = \$ 3,004.68 each column. Then add the total for Column A to the total for Column B. Total average monthly income **Determine How to Measure Your Deductions from Income** Part 2: 12. Copy your total average monthly income from line 11. 3,004.68 13. Calculate the marital adjustment. Check one: You are not married. Fill in 0 below. You are married and your spouse is filing with you. Fill in 0 below. ☐ You are married and your spouse is not filing with you. Fill in the amount of the income listed in line 11, Column B, that was NOT regularly paid for the household expenses of you or your dependents, such as payment of the spouse's tax liability or the spouse's support of someone other than you or your dependents. Below, specify the basis for excluding this income and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If this adjustment does not apply, enter 0 below. Total 0.00 0.00 Copy here=> 3,004.68 14. Your current monthly income. Subtract line 13 from line 12. 15. Calculate your current monthly income for the year. Follow these steps: 3,004.68 15a. Copy line 14 here=> Multiply line 15a by 12 (the number of months in a year). **x** 12 36,056.16 15b. The result is your current monthly income for the year for this part of the form.

Debtor 1

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Debt	or 1	Doro	othy Ann Michael		Case number (if known)		
16	. Cal	culate	the median family income that applies to	you. Follow the	ese steps:		
	16a	. Fill in	the state in which you live.	sc			
	16b	. Fill in	the number of people in your household.	1			
			the median family income for your state and	size of househ	old.	\$	43,256.00
			nd a list of applicable median income amount actions for this form. This list may also be ava		ng the link specified in the separate	·	
17	. Hov		ne lines compare?	mable at the ba	mapley delike diffee.		
	17a	. ■			age 1 of this form, check box 1, <i>Disposable in</i> culation of Your Disposable Income (Official F		termined under
	17b			ulation of You	is form, check box 2, <i>Disposable income is de</i> r Disposable Income (Official Form 122C-2		
Par	t 3:	Cal	culate Your Commitment Period Under 11	U.S.C. § 1325	(b)(4)		
18.	Cop	y you	r total average monthly income from line	11		\$	3,004.68
19.	con	tend th	e marital adjustment if it applies. If you are at calculating the commitment period under noome, copy the amount from line 13.				
	19a	. If the	marital adjustment does not apply, fill in 0 or	n line 19a.		-\$	0.00
	19b	. Subti	ract line 19a from line 18.			\$	3,004.68
20.	Cal	culate	your current monthly income for the year	. Follow these	steps:		
	20a	. Сору	line 19b			\$	3,004.68
		Multip	ply by 12 (the number of months in a year).			X	12
	20b	. The r	esult is your current monthly income for the	year for this par	t of the form	\$	36,056.16
	20c	. Сору	the median family income for your state and	l size of househ	old from line 16c	\$	43,256.00
	21.	How	do the lines compare?				
			Line 20b is less than line 20c. Unless otherw period is 3 years. Go to Part 4.	rise ordered by	the court, on the top of page 1 of this form, ch	eck box 3, The	e commitment
			Line 20b is more than or equal to line 20c. U commitment period is 5 years. Go to Part 4.	nless otherwise	ordered by the court, on the top of page 1 of	this form, chec	ck box 4, The
Par	t 4:	Sig	n Below				
	Bys	signing	here, under penalty of perjury I declare that	the information	on this statement and in any attachments is t	rue and correc	t.
)	_		thy Ann Michael				
			/ Ann Michael e of Debtor 1				
	Date		y 26, 2017 / DD / YYYY				
	If yo		ר סטט / איץ אין cked 17a, do NOT fill out or file Form 122C-2				
	-				ne 39 of that form, copy your current monthly	income from li	ne 14 above.

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Debtor 1 Dorothy Ann Michael Case number (if known)

### **Current Monthly Income Details for the Debtor**

#### **Debtor Income Details:**

Income for the Period 01/01/2017 to 06/30/2017.

### Line 2 - Gross wages, salary, tips, bonuses, overtime, commissions

Source of Income: Compass Group

Income by Month:

6 Months Ago:	01/2017	\$2,956.12
5 Months Ago:	02/2017	\$2,880.87
4 Months Ago:	03/2017	\$4,163.76
3 Months Ago:	04/2017	\$2,703.89
2 Months Ago:	05/2017	\$2,538.62
Last Month:	06/2017	\$2,784.81
	Average per month:	\$3.004.68

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

### This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft:

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

### **Chapter 11: Reorganization**

\$1,167 filing fee

+ \$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

#### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

### Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html</a>

#### Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

### Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html">http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html</a>

In Alabama and North Carolina, go to: <a href="http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit">http://www.uscourts.gov/FederalCourts/Bankruptcy/Bankruptcy/BankruptcyResources/ApprovedCredit</a> AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 17-03668-jw Doc 1 Filed 07/26/17 Entered 07/26/17 11:41:35 Desc Main Document Page 51 of 55

B2030 (Form 2030) (12/15)

## **United States Bankruptcy Court District of South Carolina**

In re	Dorothy Ann Michael		Case No.	
		Debtor(s)	Chapter	13
	DISCLOSURE OF COMPEN	SATION OF ATTO	RNEY FOR DE	EBTOR(S)
c	ursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(1) ompensation paid to me within one year before the filing e rendered on behalf of the debtor(s) in contemplation of	g of the petition in bankruptc	y, or agreed to be paid	to me, for services rendered or to
	For legal services, I have agreed to accept		\$	3,700.00
	Prior to the filing of this statement I have received		\$	605.00
	Balance Due		\$	3,095.00
2. T	he source of the compensation paid to me was:			
	■ Debtor □ Other (specify):			
3. T	he source of compensation to be paid to me is:			
	■ Debtor □ Other (specify):			
4. <b>I</b>	I have not agreed to share the above-disclosed compe	ensation with any other perso	n unless they are mem	bers and associates of my law firm.
[	I have agreed to share the above-disclosed compensate copy of the agreement, together with a list of the name			
5. I	n return for the above-disclosed fee, I have agreed to ren	nder legal service for all aspe	cts of the bankruptcy o	ase, including:
b c	Analysis of the debtor's financial situation, and render Preparation and filing of any petition, schedules, state Representation of the debtor at the meeting of creditor [Other provisions as needed]  Negotiations with secured creditors to reaffirmation agreements and application 522(f)(2)(A) for avoidance of liens on hour	ment of affairs and plan which rs and confirmation hearing, educe to market value; eans as needed; preparation	ch may be required; and any adjourned hea kemption planning;	rings thereof;
6. B	y agreement with the debtor(s), the above-disclosed fee Representation of the debtors in any disc any other adversary proceeding.			es, relief from stay actions or
		CERTIFICATION		
	certify that the foregoing is a complete statement of any nkruptcy proceeding.	agreement or arrangement for	or payment to me for r	epresentation of the debtor(s) in
Ju	ly 26, 2017	/s/ A Paul Weiss	senstein Jr	
Do	•	A Paul Weissen Signature of Attorn Weissenstein L. 106 Broad St. PO Box 2446 Sumter, SC 291 803.418.5700 F pwlaw@ftc-i.ne Name of law firm	ney aw Firm, LLC 51 ax: 803.934.1505	

### LOCAL OFFICIAL FORM 1007-1(b) TO SC LBR 1007-1

## **United States Bankruptcy Court District of South Carolina**

In re	Dorothy Ann Michael	Case No.						
	Debtor(s)	Chapter	13					
	CERTIFICATION VERIFYING CREDITOR MATRIX							
		·						

The above named debtor, or attorney for the debtor if applicable, hereby certifies pursuant to South Carolina Local Bankruptcy Rule 1007-1 that the master mailing list of creditors submitted either on computer diskette, electronically filed via CM/ECF, or conventionally filed in a typed hard copy scannable format which has been compared to, and contains identical information to, the debtor's schedules, statements and lists which are being filed at this time or as they currently exist in draft form.

	ution to, the det	otor b benedures, statements and	insis which are being fried at this time of as they currently exist in draft
	Master mailin	ng list of creditors submitted via	a:
	(a)	computer diskette	
	(b) (nun	scannable hard copy nber of sheets submitted	
	(c)	electronic version filed	l via CM/ECF
Date:	July 26, 2017		/s/ Dorothy Ann Michael
			Dorothy Ann Michael
			Signature of Debtor
Date:	July 26, 2017	,	/s/ A Paul Weissenstein Jr
			Signature of Attorney
			A Paul Weissenstein Jr
			Weissenstein Law Firm, LLC
			106 Broad St. PO Box 2446
			Sumter, SC 29151
			803.418.5700 Fax: 803.934.1505
			Typed/Printed Name/Address/Telephone
			District Court I.D. Number
			2101101 2011111111111111111111111111111

BADCOCK FURNITURE & MORE PO BOX 724 MULBERRY FL 33860

CASHNETUSA 175 W JACKSON BLVD SUITE 1000 CHICAGO IL 60604

CASHWELL 663 BULTMAN DR SUMTER SC 29150

CITIFINANCIAL 300 ST. PAUL PLACE BALTIMORE MD 21202

COVINGTON CREDIT/SMC 810 BROAD ST SUITE 3 SUMTER SC 29150

CREDIT COLLECTION SERVICES 725 CANTON ST NORWOOD MA 02062

CREDIT MANAGEMENT LP 4200 INTERNATIONAL PKWY CARROLLTON TX 75007

GEORGE BROWN ASSOCIATES, INC 2200 CROWN POINT EXECUTIVE DR CHARLOTTE NC 28227

GLOBAL TRUST MANAGEMENT PO BOX 26244 TAMPA FL 33623

GRPLNDG 112 PARADISE DRIVE RED ROCK OK 74651

INTERNAL REVENUE SERVICES PO BOX 7346 PHILADELPHIA PA 19114

LEE COUNTY TREASURER'S OFFICE 123 S MAIN ST BISHOPVILLE SC 29010

NATIONAL CREDIT ADJUST P.O. BOX 550 HUTCHINSON KS 67504

NATIONAL CREDIT ADJUSTERS PO BOX 3023 HUTCHINSON KS 67504

PROFESSIONAL PATHOLOGY SVCS 5700 SOUTHWYCK BLVD TOLEDO OH 43614-1509

RECEIVABLE SOLUTIONS, INC PO BOX 21808 COLUMBIA SC 29221

SCA COLLECTIONS INC PO BOX 876 GREENVILLE NC 27835

SECURITY FIN C/O SECURITY FINANCE SPARTANBURG SC 29304

SOUTH CAROLINA DEPARTMENT OF REVENUE PO BOX 12265 COLUMBIA SC 29211

SOUTHERN FINANCE 577 BULTMAN DR AUITE 1A SUMTER SC 29150

SOUTHERN FINANCE/SMC 577 BULTMAN DR AUITE 1A SUMTER SC 29150

THOMAS, P JONES, DMD 1116 ALICE DR SUMTER SC 29150

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VERIZON PO BOX 26055 MINNEAPOLIS MN 55426

WFDS PO BOX 1697 WINTERVILLE NC 28590